

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Carmen L. Finney  
DebtorCase No. 12-19752-mdc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 14

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db  
13035957 +Carmen L. Finney, 6224 Baynton Street, Philadelphia, PA 19144-2015  
Roundpoint Mortgage Servicing Corporation, Successor in Interest to Morgan Stanley,  
P.O. Box 19409, Charlotte, NC 28219-9409Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: bankruptcy@phila.gov Apr 14 2018 01:51:35 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2018 01:51:06

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 14 2018 01:51:30 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12897985 EDI: HNDA.COM Apr 14 2018 05:43:00 American Honda Finance Corporation,

National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441

12899042 E-mail/Text: legal-compliance@directbuy.com Apr 14 2018 01:50:53 Beta Finance Company, Inc.,  
PO Box 6000, Crown Point, IN 46308-600012891694 +E-mail/Text: bncmail@w-legal.com Apr 14 2018 01:51:23 CASHCALL, INC.,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132

12992277 E-mail/Text: bankruptcy@phila.gov Apr 14 2018 01:51:35

CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, One Parkway Building-Bankruptcy Group,  
1515 Arch Street, 15th Street, Philadelphia, PA 19102-159513023243 EDI: RESURGENT.COM Apr 14 2018 05:43:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-058713029672 EDI: MERRICKBANK.COM Apr 14 2018 05:43:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-036812969605 EDI: PRA.COM Apr 14 2018 05:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 2354113024661 +EDI: PRA.COM Apr 14 2018 05:43:00 PRA Receivables Management, LLC,  
as agent of Portfolio Recovery, Associates, LLC, POB 41067, Norfolk, VA 23541-106713025678 EDI: RECOVERYCORP.COM Apr 14 2018 05:43:00 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
Miami, FL 33131-1605

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12887433 ###Rjm Acquisitions LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

13017213 ###White Hills Cash LLC, Bky. Dept., 5781 W. Sunrise Blvd., Plantation, FL 33313-6269

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC

agornall@kmlawgroup.com, bkgroup@kmlawgroup.com

ANDREW F GORNALL on behalf of Creditor Cenlar Central Loan Adm. agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com

ANN E. SWARTZ on behalf of Creditor Cenlar FSB ecfmil@mwc-law.com, ecfmil@mwc-law.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MICHAEL W. GALLAGHER on behalf of Debtor Carmen L. Finney mwglaw@msn.com, mwglaw1@verizon.net  
THOMAS I. PULEO on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1 Carmen L. Finney  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **12-19752-mdc**

Social Security number or ITIN **xxx-xx-0802**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmen L. Finney

4/12/18

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**